

Substitute for form 149A/PTO


**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 2

*Complete if Known*

Application Number	10/049,812
Filing Date	December 27, 2001
First Named Inventor	Sprung, Eric J.
Art Unit	2131
Examiner Name	

Attorney Docket Number 018926-004100US

**U.S. PATENT DOCUMENTS\***

Examiner Initials*	Cite No. <sup>1</sup>	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
BH	AA	US-5,864,667		01-26-1999	Barkan	
BH	AB	US-5,680,458		10-21-1997	Spelman, et al.	
BH	AC	US-5,237,611		08-17-1993	Rasmussen, et al.	
	AD	US-				
	AE	US-				
	AF	US-				
	AG	US-				
	AH	US-				
	AI	US-				
	AJ	US-				
	AK	US-				
	AL	US-				
	AM	US-				
	AN	US-				
	AO	US-				
	AP	US-				
	AQ	US-				
	AR	US-				
	AS	US-				
	AT	US-				

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
BH	AU	WO	97/31450	A	08-28-1997	Visa International Service Association		<input type="checkbox"/>
BH	AV	WO	99/09700	A	02-25-1999	Barkan		<input type="checkbox"/>
	AW							<input type="checkbox"/>
	AX							<input type="checkbox"/>
	AY							<input type="checkbox"/>
	AZ							<input type="checkbox"/>
	BA							<input type="checkbox"/>
	BB							<input type="checkbox"/>

Examiner Signature

*Brandon N. H.*

Date Considered

8-17-05

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Kind Codes of U.S. Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbol as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

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of

1

**Complete if Known**

Application Number	10/049,812
Filing Date	December 27, 2001
First Named Inventor	Sprung, Eric J.
Art Unit	2131
Examiner Name	
Attorney Docket Number	018926-004100US

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	BC		
	BD		
	BE		
	BF		
	BG		
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	BI		
	BJ		
	BK		
	BL		
	BM		

Examiner Signature	Brenton G. Wolf	Date Considered	8-17-05
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.